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A GUIDE
TO FINANCIAL AID
FOR MONTANA STUDENTS

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How to Apply for Financial Aid

APP

INTRODUCTION

Financial Aid is money to help meet the costs of post-secondary education. There are several kinds of financial aid.

- Grants

Money that is given to the student which does not require repayment. Most grants are governmental money.

- Loans

Money that is typically repaid after leaving school at lower interest rates than regular bank loans.

- Work-study

Money that is used to create paying jobs for students. Jobs are usually on campus and sometimes related to career goals or fields of study.

- Scholarships

Non-repayable monies awarded for academic performance, special skills, achievement, or need. Scholarships are private money that can come from foundations, trusts, civic groups, professional societies or corporations.

- Special Aid Programs

Governmental programs for distinct groups of people. Special aid programs provide grants, allowances, special services, or a reduction in fees to eligible participants.

A majority of student financial aid comes from governmental sources. Changes due to Federal funding cuts can alter the amount of funds, eligibility requirements and loan interest rates. It is important to get the most current information on the type(s) of financial aid you are interested in from the contact listed next to programs.

EXPLANATION OF FINANCIAL AID

All Montana colleges and universities, and many vocational schools, provide financial aid assistance to students who need help in paying for their schooling.

Students are responsible for applying for financial aid separate from admission to school. Each year that you are in school, you must apply for financial aid in order to receive it.

When you apply for financial aid, the school will determine an amount you and your family should provide. If there is a difference between what you and your family are expected to pay and what it costs, the school will attempt to make up the difference with financial aid.

The amount and kind of aid you can get is based on your financial need. Most students who receive aid get a combination of grants, loans, scholarships and work-study. This is known as a financial aid package.

The financial aid package is set up by the Financial Aid Office at the school to which you apply. The Financial Aid Office uses information you provide to prepare the package.

APPLYING FOR FINANCIAL AID

The following is the process to use when applying for financial aid at a Montana college, university, or vocational technical school.

STEP I

Obtain a Financial Aid Form (FAF) from a high school counselor or the Financial Aid Office at any Montana college, university or vocational technical school. Fill out the forms accurately and completely using your full legal name and Social Security number.

The FAF should be completed and mailed prior to March 1. The FAF contains information from the IRS 1040 Income Tax Form. Thus, it is important for students (or dependent students' parents) to fill out their taxes in January or early February.

STEP II

Submit the completed FAF to the College Scholarship Service (CSS) in February so that the CSS receives your FAF before March 1. This deadline is important. If you cannot file the FAF before March 1, notify the Financial Aid Office at the school before March 1.

Upon receipt of your FAF application, CSS will send you (or your parents if you are a dependent student) an acknowledgement, confirming which schools are to receive your FAF information.

STEP III

If you applied for assistance through the PELL Grant on your FAF form, you will be sent a Student Aid Report (SAR). Submit the SAR to the Financial Aid Office of the school you plan to attend.

STEP IV

Contact the Financial Aid Office of the school you plan to attend if you have any specific questions concerning the status of your application.

* * * * *

Students applying for scholarships should contact the Financial Aid Office of the school they plan to attend. You can also apply directly to a scholarship-granting organization. This organization could be a foundation, business or professional/civic group. When applying directly, you should request a scholarship application form and information on eligibility requirements and deadlines. Send a stamped, self-addressed envelope to the scholarship organization with your initial letter. Do not send your transcript until you have received the above information.

Students interested in financial aid through governmental special aid programs need to contact the governmental agency involved (See Special Aid Programs for a list of the agencies). Special aid programs may change during 1983 due to state and federal funding levels. Contact the special aid program agency to learn about the current status of a particular program.

All students needing financial aid should review the scholarship and special aid program information. There may be other monies for which you are eligible, or you may find information on new financial aid sources.

GRANTS

PELL GRANT (formerly Basic Educational Opportunity Grant - BEOG):

Basic Eligibility Requirements:

U.S. Citizen, undergraduate, must meet income guidelines.

Description:

Program administered by Federal Government; monies can be used only for educational expenses (tuition, fees, room, board, books and supplies).

Contact:

Financial Aid Office of the school you plan to attend. For basic information, call the toll-free PELL information number: 800-423-6932.

SUPPLEMENTAL EDUCATIONAL OPPORTUNITY GRANT (SEOG):

Basic Eligibility Requirements:

Undergraduate, must meet income guidelines.

Description:

Federal grant administered by the educational institution.

Contact:

Financial Aid Office of the school you plan to attend. The toll-free general information number for federal student financial aid programs is: 800-638-6700.

STATE STUDENT INCENTIVE GRANT (SSIG):

Basic Eligibility Requirements:

Full-time undergraduate, Montana resident, must meet income guidelines.

Description:

Funds available to students showing substantial financial need.

Contact:

Financial Aid Office of school you plan to attend.

BUREAU OF INDIAN AFFAIRS (BIA) GRANT:

Basic Eligibility Requirements:

Indian students of at least 25% American Indian, Eskimo, or Aleut blood as recognized by a tribal group.

Description:

Funds are awarded to eligible students with demonstrated financial need. (Inquire about BIA Educational Grants and BIA Employment Assistance Program).

Contact:

BIA Education Specialist for your tribe.

TRIBAL GRANT:

Basic Eligibility Requirements:

Indian students of at least 25% American Indian, Eskimo, or Aleut blood as recognized by a tribal group.

Description:

Funds awarded to eligible students with demonstrated need. Programs, eligibility requirements and funds vary among tribes.

Contact:

Tribal Education Specialist for your tribe.

LOANS

NATIONAL DIRECT STUDENT LOANS (NDSL):

Basic Eligibility Requirements:

U.S. Citizen, graduate or undergraduate with minimum course load of 12 hours per semester/quarter.

Description:

Federal program allowing students showing financial need to borrow money at reduced interest rates, with extended repayment periods beginning after leaving school.

Contact:

Financial Aid Office of the school you plan to attend. The toll-free information number for Federal student financial aid programs is: 800-638-6700.

GUARANTEED STUDENT LOAN (GSL):

Basic Eligibility Requirements:

U.S. Citizen or permanent resident; graduate or undergraduate.

Description:

Federal program administered by the state enabling student to borrow directly from participating lender (bank, credit union, etc.) Money is borrowed at low interest rates, with extended repayment

periods beginning after leaving college.

Contact:

Financial Aid Office of school you plan to attend. For general information write or call Edward Nelson, Director of Guaranteed Student Loan Programs, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 449-3024.

MONTANA GUARANTEED PARENTAL LOAN PROGRAM (MCPLP):

Basic Eligibility Requirements:

Parents of dependent students; independent undergraduate students; graduate students

Description:

Federal program, also called PLUS Program, administered by the state enabling eligible borrowers to get loan directly from participating lender. MCPLP borrowers do not have to meet income guidelines.

Contact:

Financial Aid Office of the school you plan to attend. For general information write or call Edward Nelson, Director of Guaranteed Student Loan Programs, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 449-3024.

NURSING STUDENT LOAN (NSL):

Basic Eligibility Requirements:

Undergraduate or graduate nursing students.

Description:

Available to students showing financial need. Money is borrowed at reduced interest rates, with extended repayment periods beginning after leaving college.

Contact:

Financial Aid Office of the school you plan to attend.

BUREAU OF INDIAN AFFAIRS (BIA) LOANS:

Basic Eligibility Requirements:

Indian students of at least 25% American Indian, Eskimo, or Aleut blood as recognized by a tribal group.

Description:

Loan program for eligible students.

Contact:

BIA Education Specialist for your tribe.

TRIBAL LOANS:

Basic Eligibility Requirements:

Indian Students of at least 25% American Indian, Eskimo, or Aleut blood as recognized by a tribal group.

Description:

Loan program for eligible students. Programs, eligibility requirements and funds vary among tribes.

Contact:

Tribal Education Specialist for your tribe.

SHORT-TERM LOANS/DEFERRED INSTALLMENTS:

Basic Eligibility Requirements:

Vary with school.

Description:

Most Montana community colleges, four-year colleges and universities and some private trade schools offer short-term loan programs or deferred fee installment programs.

Contact:

Financial Aid Office of the school you plan to attend.

WORK-STUDY

COLLEGE WORK STUDY:

Basic Eligibility Requirements:

Undergraduate or graduate students with a demonstrated need.

Description:

Federal program which provides part-time jobs for eligible students usually on campus and sometimes related to career goals or field of study.

Contact:

Financial Aid Office of the school you plan to attend.

FULL-TIME COLLEGE WORK-STUDY SUMMER PROGRAM:

Basic Eligibility Requirements:

Students accepted for admissions or pre-registered for next academic year with documented financial need.

Description:

Summer program which provides full-time jobs for eligible students.

Contact:

Financial Aid Office of the school you plan to attend.

SCHOLARSHIPS

There are thousands of entities which grant scholarships to students meeting their special interest requirements. By doing some research, you can locate scholarship funds. When contacting scholarship-granting organizations directly, ask for an application form and information on eligibility requirements and deadlines. Remember to send a stamped, self-addressed envelope when writing to scholarship-granting organizations.

The following is a list of resources for finding scholarships:

Montana citizens may conduct a free, computerized scholarship information search through their public library. This search can help you locate scholarship-granting foundations across the United States. Tell your local librarian you want to order a free, "on-line computer search" for scholarship foundations.

Most Montana colleges and universities, and some vocational schools, have scholarship programs. Contact the Financial Aid Office of the school you plan to attend for scholarship information. Also, contact the head of the department of your major and the campus alumni office for scholarship sources.

Athletic scholarships are offered at many Montana colleges and universities. Contact the Athletic Department at the school you plan to attend. The National Directory of College Athletics lists the coaches for most two and four-year schools in the United States. The Directory does not list specific sport scholarships. It does list coaches who may then be contacted concerning athletic scholarships. The Directory may be ordered for \$15 from Ray Franks Publishing, Box 7068, Amarillo, Texas 79109.

To find information about awards reserved for a particular area of study (i.e. law, medicine, education, etc.), send letters of inquiry to related professional organizations. Also, make personal contacts with professionals working in that area.

Contact your local Chamber of Commerce for a list of civic organizations in your community. Many civic groups (Elks, Zonta, Pilot's Club, Business and Professional Women) have local scholarship programs.

Write to local businesses, corporations, and unions and ask if they sponsor scholarship awards. Addresses of Montana businesses may be researched through the local Chamber of Commerce and the Montana State Library, 1515 East Sixth Avenue, Helena, Montana 59620.

If you are a member of a minority racial/ethnic group, meet with representatives of local organizations. Tribal Education Specialists, Talent Search Coordinators, and urban Indian Alliances have scholarship information for Native American students. Also, write to minority affairs and financial aid officers on college/university campuses.

There are many scholarships available to women, especially adult women who are returning to school. Contact Women's Centers on and off-campus, as well as local displaced homemaker programs.

Consider your parents - their place of employment, club membership, heritage or veteran status, may make you eligible for particular types of scholarships.

For students belonging to a particular religious affiliation, check with your local church and national denominational headquarters.

There are many publications which list scholarship foundations (see FINAID-Bibliography). Contact your local library for information.

The following is a list of Montana Scholarship Foundations, identified by the Foundation Center, a New York based organization. Many of these foundations grant scholarships only to students who meet specific requirements. So, be sure to write the foundations for eligibility requirements, as well as deadlines and an application form.

Pardee Scholarship Foundation
% First Trust Company of Montana
P.O. Box 5000
Great Falls, MT 59401

Schoknecht Family Foundation
545 Sixth Avenue East
Kalispell, MT 59901

Haynes Foundation
801 North Wallace
Bozeman, MT 59715

Christie Educational Fund
% Northwestern Bank & Union Trust
Box 597
Helena, MT 59601

Leuthold Foundation
2315 Poly Drive
Billings, MT 59102

Crumley Trust
% First Trust Company of Montana
P.O. Box 5000
Great Falls, MT 59401

Gallagher Foundation
% Northwestern Bank & Union Trust
Helena, MT 59601

Papazian Educational Assistance
Trust Fund
% First Trust Company of Montana
Great Falls, MT 59401

Elm Test Trust
% Richland National Bank
Sidney, MT 59270

Hawkins Scholarship Foundation
Conrad National Bank
Kalispell, MT 59901

Svarre Foundation
Box 1067
Sidney, MT 59270

Johnson Scholarship Fund
of Harlowton High School
% Northwestern Bank & Union Trust
Helena, MT 59601

Brown Scholarship Trust
Box 549
Miles City, MT 59301

McKee Educational Trust
% First Security Bank
Glasgow, MT 59230

Buttrey Memorial Trust
% First Trust Company of
Montana
Great Falls, MT 59403

Griffis Scholarship Foundation
% Conrad National Bank
Kalispell, MT 59901

Sears Foundation
P.O. Box 397
Superior, MT 59872

Treacy Foundation
Box 1700
Helena, MT 59601

McLaughlin Foundation
212 Davidson Building
Great Falls, MT 59401

Great Falls Board of
Insurors Foundation
15 Fourth Street North
Great Falls, MT 59401

Sweet Educational Foundation
411 Ohio Avenue
Chinook, MT 59523

Heisey Foundation
% First National Bank
Great Falls, MT 59401

Pioneer Memorial Scholarship
Fund
% Northwestern Bank & Union Trust
Helena, MT 59601

Sample Foundation
Suite 300
3203 Third Avenue North
Billings, MT 59103

Towe Foundation
P.O. Box 203
Circle, MT 59215

DuFresne Foundation
410 First National Bank Building
Great Falls, MT 59401

Cobb Foundation
21 Tenth Street South
Great Falls, MT 59401

Omega Foundation
3121 Radcliffe Drive
Billings, MT 59102

Dayton Foundation
c/o H.N Williamson
P.O. Box 1067
Sidney, MT 59270

Jones Foundation
P.O. Box 205
Wibaux, MT 59353

Robinson Fund
c/o Lee Robinson
Malta, MT 59538

Fortin Foundation of Montana
P.O. Box 1555
Billings, MT 59401

Slack Scholarship
21 North Fifth Street
Miles City, MT 59301

Nelson Foundation
% Northwestern Bank & Union Trust
Helena, MT 59601

McGowan Foundation
P.O. Box 186
Plains, MT 59859

Elliot Trust
c/o Harold G. Stanton, Trustee
Box G
Hardin, MT 59034

Allan Foundation
c/o First Trust Company of Montana
P.O. Box 5000
Great Falls, MT 59403

Maronick Charitable Foundation
P.O. Box 597
Helena, MT 59601

Rubie Foundation
Central Bank of Montana
P.O. Box 2308
Great Falls, MT 59401

Gagel Charitable Trust
29 Third Street
Havre, MT 59501

Skari History Scholarship
P.O. Drawer B
Missoula, MT 59806

Clarence Misfeldt Scholarship Fund
Hamilton Misfeldt and Company
21 Tenth Street South
Great Falls, MT 59401

SPECIAL AID PROGRAMS

VETERAN'S ADMINISTRATION BENEFITS:

Basic Eligibility Requirements:

Veterans of the U.S. Military and dependents of disabled or deceased veterans.

Description:

Will provide variety of financial aid depending on type of education and eligibility category. The Veteran's Administration will provide benefits to eligible participants enrolled in approved educational programs.

Contact:

Financial Aid Office of the school or the Veteran's Administration toll-free information number for Montana residents: 1-800-332-6125.

VETERAN'S ADMINISTRATION NURSING SCHOLARSHIP PROGRAM:

Basic Eligibility Requirements:

Graduate and undergraduate nursing students registered in a College of Nursing.

Description:

Will pay full tuition, books and monthly stipend. For every year Veteran's Administration pays nursing student's expenses, student must work two years at full pay at a Veteran's Administration hospital (location to be determined by Veteran's Administration).

Contact:

Nurse Scholarship Program, Personnel Office, Veteran's Administration, Fort Harrison, MT 59636, (406) 442-6410, Extension 353.

SOCIAL SECURITY BENEFITS:

Basic Eligibility Requirements:

Social Security Educational Benefits are no longer available unless students were enrolled in a post-secondary school and receiving Social Security Education Benefits as of Spring 1982. Eligible recipients of Supplemental Security Income for the Aged, Blind, and Disabled (SSI) may receive SSI benefits while attending school.

Contact:

Toll-free Social Security information number: 800-332-7770.

VOCATIONAL REHABILITATION:

Basic Eligibility Requirements:

Handicapped persons determined eligible through diagnostic testing done by Social and Rehabilitative Services Department.

Description:

Variety of services, financial assistance; in order to help disabled persons achieve optimum employment potential.

Contact:

Social and Rehabilitative Services, Rehabilitative Services Division, 111 North Sanders, Room 202, Helena, Montana 59620.

MILITARY BENEFITS:

Basic Eligibility Requirements:

Vary with the specific program.

Description:

A variety of pre-service and in-service financial aid is offered. Pre-service programs include the Armed Forces Health Professions Scholarship (AFHPS), Reserve Officer Training Corps (ROTC) and Military Academies. All pre-service programs require participants to enter active military service upon completion of their education.

The AFHPS program covers tuition, fees, books, supplies and provides a monthly stipend to students in medical and osteopathic schools. The ROTC, available for Air Force and Army in Montana, provides monthly stipends as well as money to cover all direct costs of a post-secondary education, except room and board. Military academies provide students with a bachelor's degree and officer's commission while paying the full cost of education.

The military also offers in-service programs to persons in the military. These include tuition plans, cooperative degree programs and consortium colleges.

Contact:

For ROTC programs contact ROTC Directors at Eastern Montana College, Western Montana College, University of Montana and Montana State University. For all other military programs, contact local military recruiter (listed in the telephone white pages under United States Government).

WORK INCENTIVE PROGRAM:

Basic Eligibility Requirements:

Most AFDC (Aid to Families with Dependent Children) recipients (most mothers with children on welfare or children of parents on AFDC),

Description:

Eligible students may receive AFDC payments, tuition and fees, day care, medicaid, and food stamps while attending school. Most persons on AFDC may attend any post-secondary school without jeopardizing or

interrupting AFDC benefits. There are time limitations on education. Availability of WIN education benefits varies with federal funding allocations.

Contact:

Local WIN Office or County Welfare Office.

WESTERN INTERSTATE COMMISSION FOR HIGHER EDUCATION (WICHE):

Basic Eligibility Requirements:

Montana residents enrolled in educational programs in other states when those fields of study are not available in Montana.

Description:

The WICHE Professional Student Exchange Program is for Montana students enrolled in eight professional programs not offered in Montana. WICHE students receive preference in admissions. They pay resident tuition at public schools or 1/3 tuition at private schools. The WICHE Community College Student Exchange Program provides eligible Montana students the opportunity to attend community colleges in Idaho and Wyoming and pay in-state tuition.

Contact:

Jacki Wrigg, Certifying Officer for Montana, WICHE Student Exchange Program, 33 South Last Chance Gulch, Helena, MT 59620, (406) 449-3024.

WAMI PROGRAM:

Basic Eligibility Requirements:

Students enrolled at the University of Washington School of Medicine.

Description:

Montana eligible students pay resident tuition at the University of Washington School of Medicine.

Contact:

Dr. Frank Newman, Director, WAMI Medical Program, Montana State University, Bozeman, MT 59717.

TALENT SEARCH:

Basic Eligibility Requirements:

Low-income, ages 12-27, veterans, minorities.

Description:

Talent Search Coordinators are available on all Montana tribal reservations and in Great Falls. Talent Search helps students find funding to go to school. Coordinators have extensive information on financial aid for Native American students.

Contact:

Talent Search Director, Montana University System, 33 South Last Chance Gulch, Helena, MT 59620, (406) 449-3024.

NATIVE AMERICAN FEE WAIVERS:

Basic Eligibility Requirements:

Native American students of at least 25% American Indian blood as

recognized by a federally registered tribe.

Description:

All schools in the Montana University System grant fee waivers to eligible students.

Contact:

Financial Aid Office of the school you plan to attend.

FEE WAIVERS:

Basic Eligibility Requirements:

Undergraduate and graduate students who meet prescribed criteria.

Description:

All schools in the Montana University System grant limited number of waivers of (1) registration and incidental fees; (2) out-of-state fees, to students meeting eligibility criteria. Eligibility criteria covers wide variety of particular groups.

Contact:

Financial Aid Office of the school you plan to attend.

OTHER WAYS TO CUT COSTS

COMPANY/UNION TUITION:

If you are currently employed, check to see if your company or union offers a tuition aid plan. Many companies and unions will pay a portion of tuition for courses related to a full-time employee's current job or possible advancement within the company. Ask your supervisor, personnel director/shop steward, local union leader about tuition aid plans. Also inquire about other financial aid programs, such as scholarships, paid education leave and apprenticeship training funds which may be available for employees and/or their dependents.

EMPLOYMENT:

Financial Aid Offices and local Job Service Offices can help students find part-time jobs off campus. Ask employers about job-shared positions (part-time work in which employees, usually two, share work, usually one full-time job) and flextime schedules (a system where the employee has control over starting and stopping times of work day).

ON-CAMPUS HOUSING:

You can reduce your living expenses by living in student housing. Most schools have facilities for older and married students in addition to dormitories for recent high school graduates.

By joining a meal plan, you can lower your food costs. You may want to apply for a job as a resident assistant or dormitory director. Most schools offer these staff members free room and board in exchange for supervisory and maintenance duties.

CHILD CARE FACILITIES:

If you have young children, look into university-operated day care facilities. Many schools provide this service for faculty members and students at reduced rates.

SHORTCUT TIME IN SCHOOL:

You can cut college costs by getting credit by examination and through external degree programs. Contact the Registrar's Office at the school of your choice for more information.

RESOURCES: BOOKS, PAMPHLETS, AND BROCHURES:

FINANCIAL AID HANDBOOK: MONTANA POST-SECONDARY EDUCATIONAL INSTITUTIONS:

Available from any Montana college or university. (Free)

SCHOLARSHIPS FOR NATIVE AMERICANS:

Montana United Indian Association
846 Front Street
Helena, MT 59601 (Free)

THE STUDENT GUIDE: FIVE FEDERAL FINANCIAL AID PROGRAMS, 1982-83:

U.S. Department of Health, Education, and Welfare
Office of Education
Bureau of Post-Secondary Education
Washington, D.C. 20202 (Free)

A SELECTED LIST OF POST-SECONDARY EDUCATION OPPORTUNITIES FOR MINORITIES AND WOMEN:

U.S. Department of Health, Education, and Welfare
Office of Education
Bureau of Post-Secondary Education
Washington, D.C. 20202 (Free)

BARRON'S HANDBOOK OF AMERICAN COLLEGE FINANCIAL AID:

113 Cossways Park Drive
Woodbury, NY 11797 (Cost: \$6.95)

THE COLLEGE BLUE BOOK: SCHOLARSHIPS, GRANTS AND LOANS:

M. Lorraine Mathies, Editor
Macmillan Publishing Company
866 Third Avenue
New York, NY 10022

DIRECTORY OF FINANCIAL AIDS FOR WOMEN:

By Gail Ann Schlachter
Reference Press Service
9023 Alcott Street, Suite 201
Los Angeles, California 90035 (Cost: \$15.95)

FINANCIAL AIDS FOR HIGHER EDUCATION:

By Oreon Keeslar
W.C. Brown Company
2460 Kerper Boulevard
Dubuque, Iowa 52001 (Cost: \$19.95)

SCHOLARSHIPS AVAILABLE TO BLACK STUDENTS, AMERICAN INDIANS, AND
SPANISH - SPEAKING STUDENTS:

Pasadena Community Service Commission
500 South Pasadena Avenue
Pasadena, CA 91105 (Cost: \$.52)

NEED A LIFT? TO EDUCATIONAL OPPORTUNITIES, CAREERS, LOANS, SCHOLARSHIPS:

American Legion's Education and Scholarship Program
P.O. Box 1055
Indianapolis, Indiana 46206 (Cost: \$1.00 prepaid)

THE COLLEGE FINANCIAL AID EMERGENCY KIT:

By Joyce Lain Kennedy and Dr. Herm Davis
Sun Features, Inc.
Box 368
Cardiff, CA 92007 (Cost: \$3.50)

APPLYING FOR FINANCIAL AID:

Financial Aid Services
American College Testing Program
P.O. Box 168
Iowa City, IA (Free)

1970-1971
1972-1973
1974-1975
1976-1977